

## Small Employer Health Options Program “SHOP” Exchange Advisory Committee Individual Meeting

Location: Legislative Office Building  
300 Capitol Avenue, Room 1E, Hartford, CT  
Date: Monday, May 14, 2012  
Time: 9:00 a.m.

### **Members in Attendance**

Pam Russek (Co-Chair), PCR Consulting; Mary Ellen Breault, CT Insurance Department; Antonio Paulo Pinto; Ellen Skinner, Yale University School of Management; John Fleig, United Healthcare Mid-Atlantic Health Plan; Lynn Marie Janczak, Learning Dynamics; Deirdre Hardrick for Marta Maciuba, Aetna; Tim Pusch, Burns, Brooks & McNeil Agency; Patricia Pulisciano, TrueCare Insurance, LLC

### **Members by Phone**

Grant Ritter, (Co-Chair) Schneider Institutes for Health Policy

### **Members Absent**

Chris McKeirnan, Abercrombie, Burns, McKeirnan & Co.; Marjorie Cole, Hartford HealthCare; Matthew Katz, Connecticut State Medical Society

### **Other Participants**

Tia Cintron, CT Health Insurance Exchange (HIX); Bob Carey, RLCarey Consulting; Grant Porter, HIX; Julie Lyons, HIX; Roger Albritton, KPMG

### **Meeting Facilitator:** Nellie O’Gara, HES Advisors

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#### **I. Call to Order and Introductions**

Pam Russek, Co-Chair, opened the meeting and welcomed committee members. Committee Members and Staff introduced themselves.

#### **II. Committee Guiding Principles**

Nellie O’Gara conducted a roll call vote to approve of the Committee Guiding Principles based on discussion from the previous meeting. All members present voted yes with the exception of Deidre Hardrick who abstained from voting on behalf of Marta Maciuba.

#### **III. Briefing EHBs and Benchmark Plans**

Nellie O’Gara moved the meeting into the Briefing EHBs and Benchmark Plans agenda item. Bob Carey walked the committee through the role of the CT Exchange and the Advisory Committees with regard to the Essential Health Benefits. The Essential Health Benefits are what is covered by the Qualified Health Plans offered in the individual and small group market. A final decision with regard to the EHB package needs to be made by September of 2012 or the federal government will decide the EHB package for the State. It is anticipated the Health Plan Benefits & Qualifications Advisory Committee will make a recommendation to the Exchange Board in the Summer of 2012 and the Exchange Board will then make a recommendation to the Administration.

## *Connecticut Health Insurance Exchange*

*As approved by the SHOP Committee on June 12, 2012*

The ACA requires all plans sold in the individual and small group market inside and outside the Exchange to cover what is considered the EHBs, of which there are 10 broad categories. Mr. Carey walked the committee through these 10 categories.

See presentation and transcripts of this discussion below.

### **IV. Summary of Carrier Concerns**

Nellie O’Gara moved the meeting into the Summary of Carrier Concerns agenda item. Bob Carey announced that Staff has worked with Connecticut Association of Health Plans, a firm which represents all carriers in the market. The organization has provided information about the top level concerns or issues of interest to the carriers. One of the key points made by the carriers during these discussions is that they want the Exchange to adopt fair objective standards for health plan participation, and to minimize any additional issuer or product requirements. An additional point made by the carriers is that the Exchange not duplicate or create additional regulatory requirements. The Connecticut Insurance Department is the agency charged with regulating the insurance industry in the State. The carriers do not want the Exchanges to serve as an additional regulatory body. Another point is that the Exchange should minimize disruption to the existing marketplace.

Discussion ensued around the merging of the individual and small group markets, and expansion of the definition of small groups to employers with 100 or fewer lives. Currently the individual and small group markets are separate, and the definition of small group is 50 employees or fewer. It is the recommendation of the carriers that the State maintain its current definition at 50 or fewer lives in 2014 and 2015.

See presentation and transcripts of this discussion below.

### **V. KPMG Review of Consumer Assistance Programs**

Nellie O’Gara moved the meeting onto the KPMG Review of Consumer Assistance Programs agenda item. Roger Albritton, a consultant with KPMG provided a presentation of the work that has been done around Consumer Assistance Analysis, and the two work streams the consultant group is currently working on. KPMG are the technical advisors for the Exchange. One work stream is around the business and technical requirements for the Exchange, while the other has been working around the Consumer Assistance. KPMG are the technical advisors for the Exchange.

See presentation and transcripts of this discussion below.

### **VI. Next Steps**

Nellie O’Gara moved the meeting into Next Steps. Bob Carey indicated that Staff will prepare an issue brief for discussion during the next meeting, which will help facilitate conversation about some of the key issues of the SHOP Exchange. Different purchasing options and the structure of the Exchange will be discussed in future meetings with the group. Pam Russek asked if there would be a central way to track items forthcoming to the committee. Tim Pusch asked Mr. Carey for a sense of when the determination of EHBs will be made. Mr. Carey announced that if it is not made by September, the determination will be made for the State. Mr. Pusch requested a progression as things move along with the EHBs in order for the committee to have a sense of how things are evolving. Tia Cintron announced that it is anticipated that the *Consumer Experience and Outreach* and the *Health Plan Benefits and Qualifications* committee will meet between now and their next June meeting to discuss the EHB issues further. Conversation ensued around the process for making recommendations to the Board.

See presentation and transcripts of this discussion below.

**VII. Public Comment**

A public comment was made by Arlene Murphy who was present to represent the Consumer Experience and Outreach Advisory Committee.

**VIII. Adjournment**

Pam Russek made a motion to adjourn the meeting at 2:39 p.m. Motion was seconded. Motion passed unanimously.

**Meeting Resources:**

[Presentation](#)

[Transcripts](#)